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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/630,708	07/31/2003	Vantresa Stuckler	08049.0922	1594
7590 03/17/2008 Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P. 1300 I Street, N.W. Washington, DC 20005-3315			EXAMINER FU, HAO	
			ART UNIT 3696	PAPER NUMBER
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/630,708

Applicant(s)

STICKLER, VANTRESA

Examiner

HAO FU

Art Unit

3696

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 31 July 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-92 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-92 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO/SF/ICE)
Paper No(s)/Mail Date 08/20/2004
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date _____
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____

DETAILED ACTION

Applicant claims benefit of provisional application 60/407,372 filed on 08/29/2002. Conditions are met, thus benefit of earlier filing date is granted.

Claim Rejection 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claim 1-8, 11, 17, 19, 22-31, 34, 40, 42, 45-54, 57, 63, 65, 68-77, 80, 86, 88, 91, and 92 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 5,774,554 to Gilham, in view of US Patent Number 6,385,504 to Pintsov et al.

As per claim 1, Gilham teaches a method for providing a verifiable delivery payment coding, comprising:

receiving an item in an item delivery system, the item comprising the delivery payment coding including the verification data (see column 4, line 20-25; "authentication code" is equivalent to encrypted form of verification data, because they have the same function of verifying the authentication of the delivery payment coding; prior art discloses that the authentication data is printed on the mail item, see column 3, line 62-65); and

verifying the authenticity of the delivery payment coding using the verification data (see column 5, line 38-55; "printed information" contains "franking impression" which is equivalent to delivery payment coding, because they both indicate whether the delivery of mail has been paid for; "transaction identity number" is the decrypted verification data; prior art teaches verifying the authenticity by checking the transaction identity number against the transaction number from the database).

Examiner notes however, Gilham does not teach transmitting verification data configured to be included in a delivery payment coding.

Pintsov teaches transmitting verification data configured to be included in a delivery payment coding (see column 10, line 33-39; "unique identifier" is equivalent to verification data", since both verification data and identifier are used to identify each

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unique transaction and provide verification of authenticity; see column 11, line 13-14, the mailing identification file further includes the total postage, and thus the "mailing identification file" is equivalent to delivery payment coding; Pintsov teaches the mailer device receives mailing identification data or delivery payment code from postal authority, and the unique identifier or the verification data is included in the mailing identification file; in another word, postal authority transmits delivery payment coding which includes verification data).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include transmitting verification data configured to be included in a delivery payment coding.

One of ordinary skill in the art would have been motivated to modify the reference in order to allow mailer to prepare the mail item with the verification data.

As per claim 2, Gilham teaches wherein the verification data included in the delivery payment coding is machine readable (see column 3, line 62-67, and column 4, line 1-19; "authentication code" is equivalent to encrypted verification data, because they have the same function, which is to verify the authentication of the delivery payment coding; prior art discloses that the authentication code is printed in bar code form, which is machine readable).

As per claim 3, Gilham teaches wherein the verification data included in the delivery payment coding is optically scannable (see column 3, line 62-67, and column 4, line 1-19; "authentication code" is equivalent to encrypted verification data, because they have the same function, which is to verify the authentication of the delivery payment coding; prior art discloses that the authentication code is printed in bar code form, which is optically scannable).

As per claim 4, Gilham teaches wherein the verification data is included in the delivery payment coding using at least one of a bar code and a PLANET code (see column 3, line 62-67, and column 4, line 1-19; "authentication code" is equivalent to encrypted verification data, because they have the same function, which is to verify the authentication of the delivery payment coding; prior art discloses that the authentication code is printed in bar code form).

As per claim 5, Gilham teaches wherein the delivery payment coding is included in an address label (see column 1, line 50-52; as discussed earlier, "franking impression" is equivalent to delivery payment coding; address label is pasted on the mail item; therefore, it makes no difference whether the delivery pay coding is printed directly on the mail item or printed on the address label and later pasted on the mail item).

As per claim 6, Gilham teaches wherein the delivery payment coding includes a visual representation of a monetary value associated with the delivery payment coding (see column 5, line 33-37; prior art teaches "postage charge value" is printed on the

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mail item; it is safe to assume that the charge value is a visual representation of a monetary value).

As per claim 7, Gilham does not limit wherein the item delivery system comprises the United States Postal Service.

Pintsov teaches the item delivery system comprises the United States Postal Service (see column 3, line 39-51, Pintsov's and Gilham's invention are in the same endeavor, and Pintsov also teaches a method for providing a verifiable delivery payment coding; see column 1, line 25-35, Pintsov teaches the item delivery system comprises the United States Postal Service).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include the item delivery system comprises the United States Postal Service.

One of ordinary skill in the art would have been motivated to modify the reference in order to permit USPS to use the invention.

As per claim 8, Gilham teaches wherein the item comprises at least one of a mailpiece, a United States Postal Service Priority Mail package, a United States Postal Service Express Mail Package, a United States Postal Service Global Express Mail Package, and a United States Postal Service Global Express Guarantee Package (see column 1, line 39-62).

As per claim 11, Gilham teaches wherein the verification data is provided in an encrypted format (see column 4, line 26-27; "authentication code" is equivalent to verification data as discussed earlier; it is apparent that the authentication code is in encrypted format, which requires decoding).

As per claim 17, Gilham teaches wherein verifying the authenticity of the delivery payment coding further comprises:

- receiving the verification data from the delivery payment coding after the item has been received in the item delivery system (see column 4, line 20-25; "authentication code" is encrypted verification data as discussed earlier);

- comparing the verification data obtained from the delivery payment coding to a verification database (see column 5, line 28-50; prior art teaches "transaction identity number" is obtained from decoding the "authentication code", thus "transaction identity number" can be understood as decrypted verification data; prior art further teaches "the transaction identity number obtained from the code is checked against the transaction number from the database"); and

Examiner notes Gilham does not explicitly teach determining the validity of the verification data obtained from the delivery payment coding, however the prior art implies it (see column 5, line 47-52; prior art performs a comparison of the verification data obtained from encrypted code and from database; it is implied that the reason for doing this comparison is to determine the validity of the verification data).

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Pintsov teaches determining the validity of the verification data (see column 5, line 13-16, "identifier" is equivalent to verification data).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include determining the validity of the verification data.

One of ordinary skill in the art would have been motivated to modify the reference in order to prevent fraud.

As per claim 19, Gilliam teaches verifying the authenticity of the delivery payment coding further comprises updating the verification database if it is determined that the verification data is valid (see column 5, line 47-53). However, Gilliam does not explicitly teach the update indicates that the verification data has been used.

Pintsov teaches the update indicates that the verification data has been used (see abstract, column 3, line 39-55, "unique identifier" is equivalent to verification data; Pintsov further teaches "the carrier service may note this fact in the carrier records to prevent reuse of the unique identifier").

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include the update indicates that the verification data has been used.

One of ordinary skill in the art would have been motivated to modify the reference in order to prevent reuse of the verification data.

As per claim 22, Gilham teaches wherein transmitting verification data further comprises providing the verification data to a user through a user device (see column 1, line 41-46, especially "remote center generates a new transaction identity number to a mail sender's postage meter"; "transaction identity number" is decrypted verification data as discussed on claim 1, and "mail sender's postage meter" is clearly a user device), the user device configured to produce the delivery payment coding including the verification data (see column 1, line 46-52; "franking impression" is delivery payment coding).

As per claim 23, Gilham teaches wherein the user device is located in at least one of a home, an office, a store, a retail center kiosk, and an office of an item delivery system operator (see column 1, line 41-52; it is implied that the user device or "mail sender's postage meter" is located in at least one of a home, an office, a store, a retail center kiosk, and an office of an item delivery system operator; one of these location always has a postage meter).

As per claim 24, Gilham teaches a system for providing a verifiable delivery payment coding, comprising:

a component for receiving an item in an item delivery system, the item comprising the delivery payment coding including the verification data (see column 4, line 20-25; "authentication code" is equivalent to encrypted form of verification data, because they have the same function of verifying the authentication of the delivery

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payment coding; prior art discloses that the authentication data is printed on the mail item, see column 3, line 62-65); and

a component for verifying the authenticity of the delivery payment coding using the verification data (see column 5, line 38-55; "printed information" contains "franking impression" which is equivalent to delivery payment coding, because they both indicate whether the delivery of mail has been paid for; "transaction identity number" is the decrypted verification data; prior art teaches verifying the authenticity by checking the transaction identity number against the transaction number from the database).

Examiner notes however, Gilham does not teach a component for transmitting verification data configured to be included in a delivery payment coding.

Pintsov teaches a component for transmitting verification data configured to be included in a delivery payment coding (see column 10, line 33-39; "unique identifier" is equivalent to verification data"; see column 11, line 13-14, the mailing identification file further includes the total postage, and thus the "mailing identification file" is equivalent to delivery payment coding; Pintsov teaches the mailer device receives mailing identification data or delivery payment code from postal authority, and the unique identifier or the verification data is included in the mailing identification file; in another word, postal authority transmits delivery payment coding which includes verification data).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include a component for transmitting verification data configured to be included in a delivery payment coding.

One of ordinary skill in the art would have been motivated to modify the reference in order to allow mailer to prepare the mail item with the verification data.

As per claim 47, Gilham teaches a computer-readable medium on which is stored a set of instructions for providing a verifiable delivery payment coding, which when executed perform stages comprising (see Fig 2 and 3, and column 2, line 28-46; prior art teaches a computer-readable medium storing a set of instruction to perform the claimed method):

receiving an item in an item delivery system, the item comprising the delivery payment coding including the verification data (see column 4, line 20-25; "authentication code" is equivalent to encrypted form of verification data, because they have the same function of verifying the authentication of the delivery payment coding; prior art discloses that the authentication data is printed on the mail item, see column 3, line 62-65); and

verifying the authenticity of the delivery payment coding using the verification data included in the delivery payment coding (see column 5, line 38-55; "printed information" contains "franking impression" which is equivalent to delivery payment coding, because they both indicate whether the delivery of mail has been paid for; "transaction identity number" is the decrypted verification data; prior art teaches verifying the authenticity by checking the transaction identity number against the transaction number from the database).

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Examiner notes however, Gilham does not teach transmitting verification data configured to be included in a delivery payment coding.

Pintsov teaches transmitting verification data configured to be included in a delivery payment coding (see column 10, line 33-39; "unique identifier" is equivalent to verification data"; see column 11, line 13-14, the mailing identification file further includes the total postage, and thus the "mailing identification file" is equivalent to delivery payment coding; Pintsov teaches the mailer device receives mailing identification data or delivery payment code from postal authority, and the unique identifier or the verification data is included in the mailing identification file; in another word, postal authority transmits delivery payment coding which includes verification data).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include transmitting verification data configured to be included in a delivery payment coding.

One of ordinary skill in the art would have been motivated to modify the reference in order to allow mailer to prepare the mail item with the verification data.

As per claim 70, Gilham teaches a system for providing a verifiable delivery payment coding, comprising:

- a means for receiving an item in an item delivery system, the item comprising the delivery payment coding including the verification data (see column 4, line 20-25; "authentication code" is equivalent to encrypted form of verification data, because they have the same function of verifying the authentication of the delivery payment coding; prior art discloses that the authentication data is printed on the mail item, see column 3, line 62-65); and

- a means for verifying the authenticity of the delivery payment coding using the verification data included in the delivery payment coding (see column 5, line 38-55; "printed information" contains "franking impression" which is equivalent to delivery payment coding, because they both indicate whether the delivery of mail has been paid for; "transaction identity number" is the decrypted verification data; prior art teaches verifying the authenticity by checking the transaction identity number against the transaction number from the database).

Examiner notes however, Gilham does not teach a means for transmitting verification data configured to be included in a delivery payment coding.

Pintsov teaches a means for transmitting verification data configured to be included in a delivery payment coding (see column 10, line 33-39; "unique identifier" is equivalent to verification data"; see column 11, line 13-14, the mailing identification file further includes the total postage, and thus the "mailing identification file" is equivalent to delivery payment coding; Pintsov teaches the mailer device receives mailing identification data or delivery payment code from postal authority, and the unique identifier or the verification data is included in the mailing identification file; in another word, postal authority transmits delivery payment coding which includes verification data).

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It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include a means for transmitting verification data configured to be included in a delivery payment coding.

One of ordinary skill in the art would have been motivated to modify the reference in order to allow mailer to prepare the mail item with the verification data.

Claim 25, 48, and 71 are rejected for the same reason as claim 2.

Claim 26, 49, and 72 are rejected for the same reason as claim 3.

Claim 27, 50, and 73 are rejected for the same reason as claim 4.

Claim 28, 51, and 74 are rejected for the same reason as claim 5.

Claim 29, 52, and 75 are rejected for the same reason as claim 6.

Claim 30, 53, and 76 are rejected for the same reason as claim 7.

Claim 31, 54, and 77 are rejected for the same reason as claim 8.

Claim 34, 57, and 80 are rejected for the same reason as claim 11.

Claim 40, 63, and 86 are rejected for the same reason as claim 17.

Claim 42, 65, and 88 are rejected for the same reason as claim 19.

Claim 45, 68, and 91 are rejected for the same reason as claim 22.

Claim 46, 69, and 92 are rejected for the same reason as claim 23.

Claim 9, 10, 16, 18, 20, 21, 32, 33, 39, 41, 43, 44, 55, 56, 62, 64, 66, 67, 78, 79, 85, 87, 89, and 90 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 5,774,554 to Gilham, in view of US Patent Number 6,385,504 to Pintsov et al, and further in view of Official Notice.

As per claim 9, Gilham does not teach wherein transmitting the verification data further comprises utilizing at least one of regular mail, e-mail, facsimile, internet, and an interactive voice response system.

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Pintsov teaches transmitting the verification data (see discuss of this feature on claim 1), and it is apparent that the transmission is between computer devices (see column 10, line 28-39).

Official Notice is taken that transmission of data between computer devices utilizing at least one of regular mail, e-mail, facsimile, internet, and an interactive voice response system is old and well known in the art.

It would have been obvious to one of ordinary skill in the art at the time of invention to combine the references to come up with transmitting the verification data further comprises utilizing at least one of regular mail, e-mail, facsimile, internet, and an interactive voice response system.

One of ordinary skill in the art would have been motivated to modify the reference in order to provide different method of transmitting data.

As per claim 10, Gilham does not teach wherein providing the verification data further comprises communicating over a network.

Pintsov teaches transmitting the verification data (see discuss of this feature on claim 1), and it is apparent that the transmission is between computer devices (see column 10, line 28-39).

Official Notice is taken that transmission of data between computer devices over a network is old and well known in the art.

It would have been obvious to one of ordinary skill in the art at the time of invention to combine the reference to come up with providing the verification data further comprises communicating over a network.

One of ordinary skill in the art would have been motivated to modify the reference in order to allow transmission of data over long distance.

As per claim 16, Gilham teaches further comprising:
delivering the item to a recipient (Gilham's invention relates to postal authority; it is inherent that postal authority delivers the item to the recipient);

Examiner notes however, Gilham does not teach confirming the item delivery using the verification data from the delivery payment coding.

Pintsov teaches using unique identifier, which is equivalent to verification data, to serve as a basis for track and trace capability of mail item.

Official Notice is taken that confirming the item delivery as part of the features of track and trace capability of mail item is old and well known in the art.

It would have been obvious to one of ordinary skill in the art at the time of invention to combine the references to come up with confirming the item delivery using the verification data from the delivery payment coding.

One of ordinary skill in the art would have been motivated to modify the reference in order to provide item mailing status.

As per claim 18, Gilliam does not teach wherein verifying the authenticity of the delivery payment coding further comprises returning the item to a sender if it is determined that the verification data is invalid.

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Official Notice is taken that returning the item to a sender if it is determined that the verification data is invalid is old and well known.

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include returning the item to a sender if it is determined that the verification data is invalid.

One of ordinary skill in the art would have been motivated to modify the reference in order to improve customer service.

As per claim 20, Gilham does not teach wherein verifying the authenticity of the delivery payment coding further comprises updating the verification database if it is determined that the verification data is valid, the update indicating that the item is in route through the item delivery system to a recipient.

Official Notice is taken that the update indicating that the item is in route through the item delivery system to a recipient is old and well known in the art. UPS and FedEx both have this feature on their website where user can check the status of the mailed item. Pintsov also suggests track and trace capability, which generally include update indicating that the item is in route through the item delivery system to a recipient.

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include update indicating that the item is in route through the item delivery system to a recipient.

One of ordinary skill in the art would have been motivated to modify the reference in order to provide item status to both user and carrier.

As per claim 21, Gilham does not teach wherein the verification data is configured to be invalid after a period of time has passed after the verification data was provided.

Official Notice is taken that making verification data or identifier invalid after a period of time is old and well known in the art.

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include verification data is configured to be invalid after a period of time has passed after the verification data was provided.

One of ordinary skill in the art would have been motivated to modify the reference in order to set time limit to the mailer for sending out the item.

Claim 32, 55, and 78 are rejected for the same reason as claim 9.

Claim 33, 56, and 79 are rejected for the same reason as claim 10.

Claim 39, 62, and 85 are rejected for the same reason as claim 16.

Claim 41, 64, and 87 are rejected for the same reason as claim 18.

Claim 43, 66, and 89 are rejected for the same reason as claim 20.

Claim 44, 67, and 90 are rejected for the same reason as claim 21.

Claim 12, 35, 58, and 81 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 5,774,554 to Gilham, in view of US Patent Number 6,385,504 to Pintsov et al, and further in view of US Patent Number 7,146,344 to Wankmueller.

As per claim 12, Gilham does not explicitly teach receiving a request for the verification data; and receiving a payment for delivery of the item. However, it is inherent that postal authority receives payment for delivery of the item.

Wankmueller teaches receiving a request for the verification data (see column 6, line 1-4; "identifier of the specific micropayment transaction" serves the same function as a verification data, because they both identify a unique transaction or service).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include receiving a request for the verification data.

One of ordinary skill in the art would have been motivated to modify the reference in order to allow mailer to pay for the specific delivery service.

Claim 35, 58, and 81 are rejected for the same reason as claim 12.

Claim 13-15, 59-61, 82-84 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 5,774,554 to Gilham, in view of US Patent Number 6,385,504 to Pintsov et al and US Patent Number 7,146,344 to Wankmueller, and further in view of Official Notice.

As per claim 13, Gilham does not teach wherein at least one of receiving the request for the verification data and receiving the payment further comprises utilizing at least one of regular mail, e-mail, facsimile, internet, and an interactive voice response system.

Official Notice is taken that receiving request for data and payment utilizing at least one of regular mail, e-mail, facsimile, internet, and an interactive voice response system is old and well known in the art.

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include receiving request for data and payment

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utilizing at least one of regular mail, e-mail, facsimile, internet, and an interactive voice response system.

One of ordinary skill in the art would have been motivated to modify the reference in order to provide different method of requesting data and payment.

As per claim 14, Gilham does not teach wherein at least one of receiving the request for the verification data and receiving the payment further comprises communicating over a network.

Official Notice is taken that receiving request for data and payment comprises communicating over a network is old and well known in the art.

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include at least one of receiving the request for the verification data and receiving the payment further comprises communicating over a network.

One of ordinary skill in the art would have been motivated to modify the reference in order to allow request of data and payment over long distance.

As per claim 15, Gilham teaches wherein receiving the payment comprises at least one of sending a bill, debiting a checking account, debiting a credit card account, debiting a debit card account, and receiving cash.

Official Notice is taken that receiving the payment comprises at least one of sending a bill, debiting a checking account, debiting a credit card account, debiting a debit card account, and receiving cash is old and well known in the art.

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include receiving the payment comprises at least one of sending a bill, debiting a checking account, debiting a credit card account, debiting a debit card account, and receiving cash.

One of ordinary skill in the art would have been motivated to modify the reference in order to provide payment option.

Claim 36, 59, and 82 are rejected for the same reason as claim 13.

Claim 37, 60, and 83 are rejected for the same reason as claim 14.

Claim 38, 61, and 84 are rejected for the same reason as claim 15.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to HAO FU whose telephone number is (571)270-3441. The examiner can normally be reached on Mon-Fri/Mon-Thurs 7:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tom Dixon can be reached on (571) 272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Hao Fu/
Examiner, Art Unit 3696

Hao Fu
Examiner
Art Unit 3696

/THOMAS A DIXON/
Supervisory Patent Examiner, Art Unit 3694
FEB-08

